



# FEMA

## *Elevation, Modular Home A Flood Mitigation Success*

**Chester, MD** -- Christine Behr describes herself as playing General Contractor, managing the steps necessary to make her new modular home ready for occupancy. She visited the Queen Anne's County Department of Public Works to obtain a Certificate of Occupancy (CO), which would allow her family to move into their new home. She met with Sharon Cook, Office Coordinator I, who discussed with her the flood plain regulations and the requirements to be compliant. Mrs. Cook provided the package for compliance, and Christine learned that their home was 1.5ft. below the Base Flood Elevation (BFE) therefore it was non-compliant and a CO could not be issued. The building must be above the BFE and an additional 2ft of elevation was recommended. Mrs. Behr and her husband had used their own funds to purchase the home and the property was a gift from her Grandparents. Because they had no mortgage, there was no flood insurance requirement, however, their intent was to purchase the insurance independently.

The homeowners researched the pros and cons of additional elevation and determined that they needed to protect their biggest investment, their home, however they could. They made the decision to elevate the 1456sq. foot structure. Their home was already placed on the foundation so it had to be raised while the new foundation was built underneath. The project took ten days for a total cost of \$8040.00 (\$6300 for the elevation; \$1740 for the foundation). Final elevation is 8.56 feet, exceeding the recommendation. Additional mitigation measures are the flood control vents incorporated into the foundation and the elevated utility box. The vents are temperature controlled and adjust between open and closed positions automatically. During flood conditions water flows through the vents, in and out, avoiding build-up of water under the house.

This home is located approximately 125 feet in front of Cox Creek, a lovely waterway branching off from Eastern Bay, which is fed by Chesapeake Bay. The day before Hurricane Isabel struck Maryland, the home was lowered and secured to the new foundation. As a result of the hurricane, Cox Creek reached flood stage and spilled its banks. Floodwater rose to a peak level of seven feet around the Behr home. Nothing inside our house got wet, exclaimed Mrs. Behr. If it had not been for the caring and advice of Sharon Cook, we would have lost everything. Christine Behr talks about the benefits that have resulted from elevating her home. Her daughter has asthma and exposing her to the health hazards of mold and mildew were avoided. They protected their investment and increased the re-sale value. Future mitigation measures include elevating their air conditioning unit and purchasing flood insurance.

Standard Homeowners insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.



Queen Anne's County,  
Maryland



### Quick Facts

Sector:

**Private**

Cost:

**\$8,040.00 (Estimated)**

Primary Activity/Project:

**Elevation, Structural**

Primary Funding:

**Homeowner**